

# Qonto

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## Pricing and Fees

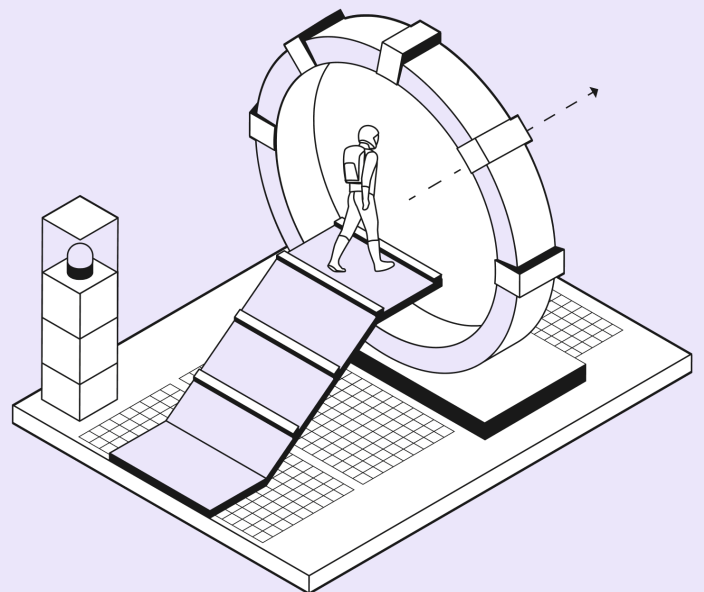
Payment Account and Payment Services

Version update (Portugal): 1 April 2025



# Solo Plans

(Offers for Freelancers and Sole Proprietors)



	Basic	Smart	Premium
<b>Business Account &amp; Payment Services</b>			
<b>Annual fee</b> <i>(Monthly equivalent)</i>	€9 / month <i>(excl. VAT)</i>	€19 / month <i>(excl. VAT)</i>	€39 / month <i>(excl. VAT)</i>
<b>Monthly fee</b>	€11 / month <i>(excl. VAT)</i>	€23 / month <i>(excl. VAT)</i>	€45 / month <i>(excl. VAT)</i>
<b>Accounts</b> <i>Create sub-accounts, each with their own local IBAN, to separate your budgets, taxes, and activities.</i>	1 account	1 account & 1 sub-account	1 account & 4 sub-accounts
<b>Physical cards (One)</b> <i>Customize your business cards in real time: One Card (included in your plan), Plus Card or Metal X Card.</i>	1 card	1 card	1 card
<b>Virtual cards</b> <i>Make online payments with virtual cards and use them in-store with Apple Pay and Google Pay.</i>	0 €2/month per card	50/month €1/month per additional card	50/month €1/month per additional card
<b>SEPA transfers<sup>1</sup> &amp; direct debits (IN - OUT)</b> <i>Manage transfers &amp; direct debits in the Qonto app. Transactions beyond those included in the plans will be billed.</i>	30/month €0.40 per additional transaction	60/month €0.40 per additional transaction	100/month €0.10 per additional transaction
<b>Bulk transfers (XML)</b> <i>Combine volume transfers to make more payments at once.</i>	✓	✓	✓
<b>SWIFT transfers (IN)<sup>2</sup></b> <i>Receive international payments directly into your Qonto account.</i>	€5 / transfer received <i>(excl. VAT)</i>	€5 / transfer received <i>(excl. VAT)</i>	€5 / transfer received <i>(excl. VAT)</i>
<b>SWIFT transfers (IN)<sup>3</sup></b> <i>Receive international payments directly into your Qonto account.</i>	€5 / transfer received <i>(excl. VAT)</i>	€5 / transfer received <i>(excl. VAT)</i>	€5 / transfer received <i>(excl. VAT)</i>
<b>International transfers (OUT)</b> <i>Make international payments directly from your Qonto app in Standard currencies: USD<sup>4</sup> - GBP - CHF -EUR<sup>5</sup></i>	0.8% / transfer <i>(min. €5 excl. VAT)</i>	0.8% / transfer <i>(min. €5 excl. VAT)</i>	0.56% / transfer <i>(min. €5 excl. VAT)</i>

<sup>1</sup> Applies to incoming and outgoing transfers, ordinary and instant.

<sup>2</sup> In addition, the Client's attention is drawn to any of the fixed fees that banks and financial intermediaries, responsible for sending the transfer to the Client's Qonto account, may charge for the amount of the transfer. Qonto has no control over these fees. For further clarification regarding the economic conditions of incoming Swift transfers, the Client may refer to the FAQ available on the [website](#).

<sup>3</sup> In addition, the Client's attention is drawn to any of the fixed fees that banks and financial intermediaries, responsible for sending the transfer to the Client's Qonto account, may charge for the amount of the transfer. Qonto has no control over these fees. For further clarification regarding the economic conditions of incoming Swift transfers, the Client may refer to the FAQ available on the [website](#).

<sup>4</sup> Only for SWIFT transfers of type SHA and OUR in USD: additional fixed fees of €5 (SHA) and €15 (OUR).

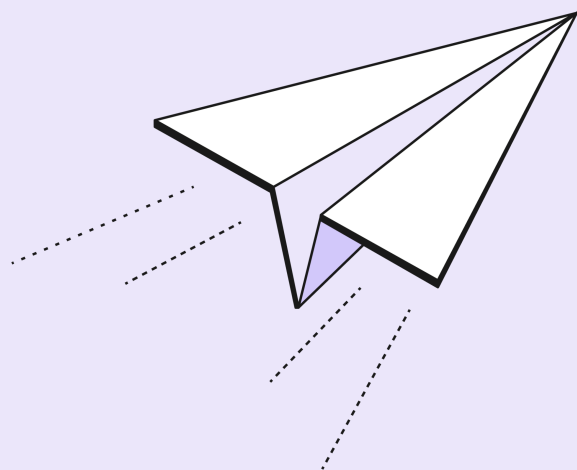
<sup>5</sup> SWIFT transfer of type SHA and OUR in EUR are charged at a fixed fees of €5 (SHA) and €15 (OUR) with no variable fee.

<b>International transfers (OUT)</b> <i>Make international payments in other available currencies (Non-standard currencies), directly from your Qonto app.</i>	1.8% / transfer (min. €5 excl. VAT)	1.8% / transfer (min. €5 excl. VAT)	1.56% / transfer (min. €5 excl. VAT)
<b>Ancillary Services</b>			
<b>Customer service</b> <i>(FR) 24/7 by chat, phone or email (Rest) 7-day-a-week support by chat, phone or email</i>	✓	✓	✓ <i>Priority support</i>
<b>Real-time notifications</b> <i>Stay up-to-date with your expenses by receiving real-time notifications on your phone or by email after each transaction.</i>	✓	✓	✓
<b>Accounts Payable</b>			
<b>Automate invoice import &amp; collection</b> <i>Automate the transfer of invoices received via email, import them automatically from Google Drive or Dropbox, or simply drag and drop them directly into Qonto.</i>	✓	✓	✓
<b>Automate payment processing with OCR</b> <i>Process payments faster thanks to Optical Character Recognition (OCR) and the automatic extraction of invoice data (beneficiary, IBAN, amount).</i>	✓	✓	✓
<b>Track your invoice payments</b> <i>See all your payment due dates at a glance, schedule payments, make instant SEPA transfers, and keep your suppliers informed with just one click.</i>	✓	✓	✓
<b>Supplier management</b> <i>Categorize your suppliers and automatically add a specific VAT rate.</i>	-	✓	✓
<b>Bookkeeping, Reporting &amp; Personal Expenses Reimbursement</b>			
<b>Digitized receipts</b> <i>Upload your receipts to the app; we'll match them automatically to the right transactions so they're digitized &amp; legally compliant.</i>	Digitized	Digitized & Certified	Digitized & Certified
<b>Receipts forward</b> <i>Forward your receipts to Qonto by email and we'll match them automatically to the right transactions.</i>	✓	✓	✓
<b>Custom labels</b> <i>Automate your accounting by adding labels to your transactions (such as client code, country, team names, projects).</i>	✓	✓	✓
<b>Dashboard</b> <i>Precise cash flow insights thanks to indicator charts and real-time inflow/outflow tracking. Access customizable filters with the advanced dashboard.</i>	✓	✓ <i>Advanced</i>	✓ <i>Advanced</i>
<b>API integrations</b> <i>Connect Qonto to your favorite tools and software to automate repetitive manual tasks.</i>	50+	80+	80+

<b>External account syncing</b> <i>Safely sync your bank accounts &amp; payment services to pilot all your finances without leaving Qonto.</i>	✓	✓	✓
<b>Personal Reimbursement</b> <i>Pay yourself back for out-of-pocket expenses and automatically match receipts for easy bookkeeping.</i>	-	✓	✓
<b>Missing receipt reminder</b> <i>Send manual and/or bulk reminders.</i>	-	✓	✓
<b>Collaboration</b>			
<b>Admin user access</b> <i>Delegate tasks by giving your team members account access.</i>	1 incl. +€10/ month per additional user	1 incl. +€10/ month per additional user	1 incl. +€10/ month per additional user
<b>Accountant user access</b> <i>Simplify your accounting by granting dedicated read-only access to your accountant.</i>	-	✓ Unlimited users	✓ Unlimited users
<b>Cash Flow Management</b>			
<b>Historical analysis</b> <i>Cash flow chart with analysis ready table to see past and present cash flow</i>	✓	✓	✓
<b>Auto categorisation</b> <i>Cash flow categories that auto-update to better monitor cash flow</i>	✓	✓	✓
<b>Category customisation</b> <i>Customizable cash flow categories management for transactions to help track spending patterns and better understand Cash flow</i>	-	✓	✓
<b>VAT calculation</b> <i>Real-time estimated VAT calculation that updates as invoices are processed in the system</i>	-	✓	✓
<b>Interactive cash flow table</b> <i>View detailed transactions for a specific category.</i>	-	✓	✓

# Team Plans

(Offers for SMEs, Teams and Associations)



	Essential	Business	Enterprise
<b>Business Account and Payment Services</b>			
Annual fee <i>(Monthly equivalent)</i>	€49 / month <i>(excl. VAT)</i>	€99 / month <i>(excl. VAT)</i>	€199 / month <i>(excl. VAT)</i>
Monthly fee	€59 / month <i>(excl. VAT)</i>	€119 / month <i>(excl. VAT)</i>	€249 / month <i>(excl. VAT)</i>
Accounts <i>Create sub-accounts, each with their own local IBANS, to separate your budgets, taxes, and activities.</i>	1 account & 4 sub-accounts	1 account & 9 sub-accounts	1 account & 24 sub-accounts
Physical cards (One) <i>Customize your business Cards in real time: One Card (included in your plan), Plus Card or Metal X Card.</i>	2 cards	10 cards	30 cards
Virtual cards <i>Online payments with virtual cards and use them in-store with Apple Pay and Google Pay.</i>	50 €1/month per additional card	50 €1/month per additional card	50 €1/month per additional card
SEPA transfers <sup>6</sup> & direct debits <i>Manage transfers &amp; direct debits in the Qonto app. Transactions beyond those included in the plans will be billed per transfer. Collect one-off and recurring direct debits directly in Qonto.</i>	150/month €0.25 per additional transaction	500/month €0.25 per additional transaction	1000/month €0.10 per additional transaction
Bulk transfers <i>Combine volume transfers to make more payments at once.</i>	✓	✓	✓
Incoming SWIFT transfers <sup>7</sup> <i>Receive international payments directly into your Qonto account.</i>	€5 / transfer received <i>(excl. VAT)</i>	€5 / transfer received <i>(excl. VAT)</i>	€5 / transfer received <i>(excl. VAT)</i>
International transfers (OUT) <i>Make international payments directly from your Qonto app in Standard currencies: USD<sup>8</sup> - GBP - CHF - EUR<sup>9</sup>.</i>	0.56% / transfer <i>(min. €5 excl. VAT)</i>	0.56% / transfer <i>(min. €5 excl. VAT)</i>	0.56% / transfer <i>(min. €5 excl. VAT)</i>
International transfers (OUT) <i>Make international payments in other available currencies (Non-standard currencies), directly from your Qonto app.</i>	1.56% / transfer <i>(min. €5 excl. VAT)</i>	1.56% / transfer <i>(min. €5 excl. VAT)</i>	1.56% / transfer <i>(min. €5 excl. VAT)</i>
<b>Ancillary Services</b>			

<sup>6</sup> Applies to incoming and outgoing transfers, ordinary and instant.

<sup>7</sup> In addition, the Client's attention is drawn to any of the fixed fees that banks and financial intermediaries, responsible for sending the transfer to the Client's Qonto account, may charge for the amount of the transfer. Qonto has no control over these fees. For further clarification regarding the economic conditions of incoming Swift transfers, the Client may refer to the FAQ available on the [website](#).

<sup>8</sup> Only for SWIFT transfers of type SHA and OUR in USD: additional fixed fees of €5 (SHA) and €15 (OUR).

<sup>9</sup> SWIFT transfer of type SHA and OUR in EUR are charged at a fixed fees of €5 (SHA) or €15 (OUR) with no variable fee.

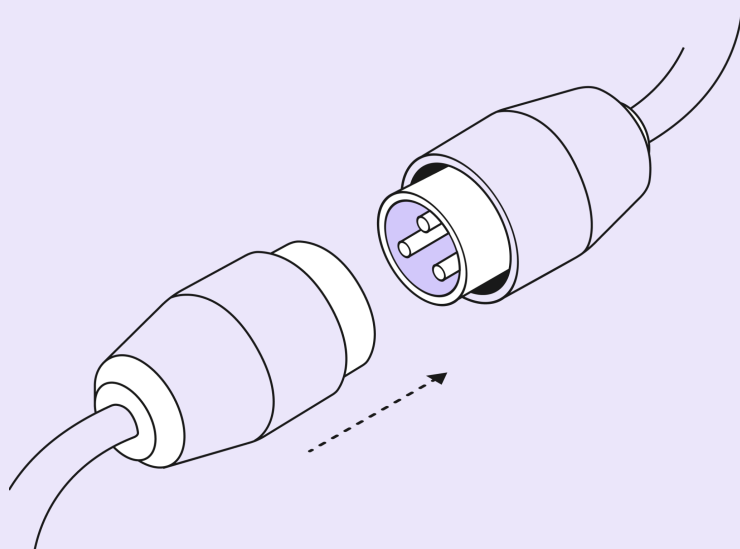
<b>Customer service</b> <i>5-day-a-week support by chat, phone or email</i>	✓	✓ <i>Priority Support</i>	✓ <i>Priority Support</i>
<b>Real-time notifications</b> <i>Stay up-to-date with your expenses by receiving real-time notifications on your phone or by email after each transaction.</i>	✓	✓	✓
<b>Accounts Payable</b>			
<b>Automate invoice import &amp; collection</b> <i>Automate the transfer of invoices received via email, import them automatically from Google Drive or Dropbox, or simply drag and drop them directly into Qonto.</i>	✓	✓	✓
<b>Automate payment processing with OCR</b> <i>Process payments faster thanks to Optical Character Recognition (OCR) and the automatic extraction of invoice data (beneficiary, IBAN, amount).</i>	✓	✓	✓
<b>Track your invoice payments</b> <i>See all your payment due dates at a glance, schedule payments, make instant SEPA transfers, and keep your suppliers informed with just one click.</i>	✓	✓	✓
<b>Supplier management</b> <i>Categorize your suppliers and automatically add a specific VAT rate.</i>	✓	✓	✓
<b>Expense &amp; Spend Management</b>			
<b>Customised card limits</b> <i>Set daily or amount limits for team spending.</i>	✓	✓	✓
<b>Card &amp; transfer request approval</b> <i>Approve your team's card and transfer requests in one click.</i>	-	✓	✓
<b>Expense reports</b> <i>Keep all your expense requests in one platform, track and approve in a click for faster reimbursements.</i>	✓ (For Admin and Owner only)	✓	✓
<b>Bookkeeping, Reporting &amp; Personal Expenses Reimbursement</b>			
<b>Personal reimbursement</b> <i>Pay yourself back for out-of-pocket expenses and automatically match receipts to transactions for easy bookkeeping</i>	✓	✓	✓
<b>Digitized &amp; Certified receipts</b> <i>Upload your receipts to the app; we'll match them automatically to the right transactions so they're digitized &amp; legally compliant.</i>	✓	✓	✓
<b>Receipts forward</b> <i>Forward your receipts to Qonto by email and we'll match them automatically to the right transactions.</i>	✓	✓	✓



<b>Custom labels</b> <i>Automate your accounting by adding labels to your transactions (such as client code, country, team names, projects etc.).</i>	✓	✓	✓
<b>Dashboard</b> <i>Precise cash flow insights thanks to indicator charts and real-time inflow/outflow tracking. Access customizable filters with the advanced dashboard.</i>	✓	✓ Advanced	✓ Advanced
<b>API integrations</b> <i>Connect Qonto to your favorite tools and software to automate repetitive manual tasks.</i>	80+	80+	80+
<b>External account syncing</b> <i>Safely sync your bank accounts &amp; payment services to pilot all your finances without leaving Qonto.</i>	✓	✓	✓
<b>Missing receipt reminder</b> <i>Send Manual and/or bulk reminders.</i>	✓	✓	✓
<b>Collaboration</b>			
<b>Admin user access</b> <i>Delegate tasks by giving your team members account access.</i>	✓ Unlimited users	✓ Unlimited users	✓ Unlimited users
<b>Accountant user access</b> <i>Simplify your accounting by granting dedicated read-only access to your accountant.</i>	✓ Unlimited users	✓ Unlimited users	✓ Unlimited users
<b>Manager Role with creation permissions (Basic)</b> <i>Customize managers' permissions for spending independence that you control. Basic permissions allow the manager to invite team members, create new transfers or cards.</i>	-	✓ Unlimited users	✓ Unlimited users
<b>Employee user access</b> <i>Delegate tasks by giving your team members account access.</i>	✓ Unlimited users	✓ Unlimited users	✓ Unlimited users
<b>Cash Flow Management</b>			
<b>Historical analysis</b> <i>Cash flow chart with analysis ready table to see past and present cash flow</i>	✓	✓	✓
<b>Auto categorisation</b> <i>Cash flow categories that auto-update to better monitor cash flow</i>	✓	✓	✓
<b>Category customisation</b> <i>Customizable cash flow categories management for transactions to help track spending patterns and better understand Cash flow</i>	✓	✓	✓

<div>VAT calculation</div> <div>Real-time estimated VAT calculation that updates as invoices are processed in the system</div>	✓	✓	✓
<div>Interactive cash flow table</div> <div>View detailed transactions for a specific category.</div>	✓	✓	✓

Add-ons  
(*Available for purchase*)



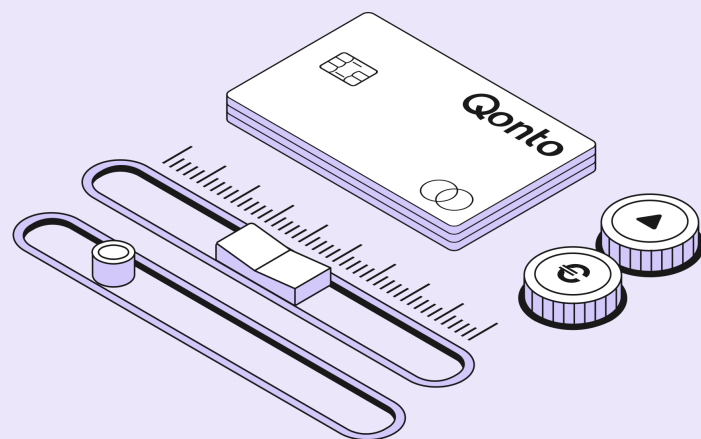
	Add-on Accounts Payable	Add-on Expense & Spend Management	Add-on Cash Flow Management
<b>Annual fee</b> (Monthly equivalent)	€59 / month (excl. VAT)	€69 / month (excl. VAT)	€39 / month (excl. VAT)
<b>Monthly fee</b>	€69 / month (excl. VAT)	€89 / month (excl. VAT)	€49 / month (excl. VAT)
<b>Add-on availability</b>	Team plans	Team plans	All plans
	<b>Unlimited invoice collection from your financial tools</b> <i>Import your invoice documents and integrate with suppliers' portals.</i>	<b>Advanced cards settings</b> <i>Set limits on days and spending categories to your cards.</i>	<b>Cash flow forecast</b> <i>Provides a complete view of past and future cash flows, showing projected financial positions</i>
	<b>Automated payment initiation through ERP integrations</b> <i>Automate transfer creation through integrations with your ERP software.</i>	<b>Unlimited instant cards<sup>10</sup></b> <i>Ideal for one-off, non-recurrent purchases, create temporary virtual cards in a few clicks.</i>	<b>Upcoming transactions</b> <i>A dashboard showcasing short-term future transactions, such as client invoices, SDDs, subscriptions, and/or supplier invoices, to help anticipate payments and collections.</i>
	<b>Sync with procurement tools</b> <i>Synchronize purchase orders and invoices with procurement software.</i>	<b>Unlimited<sup>11</sup> virtual cards &amp; ad cards</b> <i>Make online payments with virtual cards and use them in-store with Apple Pay and Google Pay.</i>	<b>Smart actions</b> <i>Smart actions are recommended actions to help maintain a positive cash flow, such as following up on due incoming payments, rescheduling a payment, paylater etc.</i>
	<b>Manager role approval permissions (advanced)</b> <i>Customize Managers' permissions for spending independence that you control. Advanced permissions allow managers to approve payment requests (cards and transfers).</i>	<b>Manager role approval permissions (advanced)</b> <i>Customize Managers' permissions for spending independence that you control. Advanced permissions allow the manager to approve payment requests (cards and transfers).</i>	<b>Automations run without approval</b> <i>The mobile feature allows users to create automated rules for financial tasks (i.e. put money in a subaccount to pay my upcoming taxes or make sure I have enough funds for critical business expenses like payroll, paying my suppliers etc.)</i>
	<b>Custom rules for approval workflows</b> <i>Set multi-approval workflows when spend requests reach a defined threshold.</i>	<b>Custom rules for approval workflows</b> <i>Set multi-approval workflows when spend requests reach a defined threshold.</i>	
	<b>Budget management for teams</b> <i>Enable real-time budget tracking, centralized expense management, and delegation of financial oversight to optimize and control business spending.</i>	<b>Budget management for teams</b> <i>Enable real-time budget tracking, centralized expense management, and delegation of financial oversight to optimize and control business spending.</i>	

<sup>10</sup> A fair usage policy applies.

<sup>11</sup> A fair usage policy applies.

# Payment Cards

*(Available for purchase)*



	One	Plus	X (Metal)
<b>Monthly Rate</b> <i>For Cards not included in your Plan</i>	€5 <i>(excl. VAT)</i>	€8 <sup>12</sup> <i>(excl. VAT)</i>	€20 <i>(excl. VAT)</i>
<b>Limits and Extras</b>			
<b>Card Payment limits</b> <i>Per calendar month</i>	€20,000 / card	€40,000 / card	€200,000 / card
<b>ATM withdrawal limits</b> <i>Per calendar month</i>	€1,000 / card	€2,000 / card	€3,000 / card
<b>ATM withdrawals included</b>	0 <i>€2 / per withdrawal</i>	5/month <i>€2 / per additional withdrawal</i>	Unlimited
<b>Card Replacement cost<sup>13</sup></b> <i>In case of replacement of a lost, stolen, or fraudulently used card.</i>	€6 <i>(excl. VAT)</i>	€6 <i>(excl. VAT)</i>	€6 <i>(excl. VAT)</i>
<b>Extra EU exchange commission</b>	2% / transaction	1% / transaction	No commission
<b>Personal Assistant</b> <i>A concierge who answers your requests 7 days a week</i>	-	-	✓
<b>Airport lounge access</b>	-	-	✓
<b>Insurance</b>	Fraudulent Payments	Advanced Coverage	Premium Coverage
<b>Travel Insurance</b>			
<b>Trip cancellation</b>	-	-	€5,000 per year
<b>Flight and train delays</b>	-	€800 per incident	€800 per incident
<b>Luggage &amp; Personal belongings</b>	-	€1,000 per incident	€1,000 per incident
<b>Rented vehicle damage cover</b>	-	-	€5,000 per year
<b>Travel medical expenses</b>			

<sup>12</sup> Applicable to cards issued after November 13, 2023. Cards issued before that date are subject to the price of €6/month per card until renewal.

<sup>13</sup> These fees will not be charged if a defective card is to be replaced or if the card is lost during shipment.

Medical expenses abroad	-	€155,000 per year, per beneficiary, and per incident	€155,000 per year, per beneficiary, and per incident
Assistance and repatriation	-	✓	✓
Visit a close relative in case of hospitalization	-	€3,250 per hospitalization	€3,250 per hospitalization
<b>Online Fraud &amp; Purchase Coverage</b>			
Purchase coverage <i>Damaged or stolen items</i>	-	€2,500 per year or €1,250 per purchase	€2,500 per year or €1,250 per purchase
Smartphone purchase coverage	-	-	✓
Fraudulent use of card	€1,500 per year	€3,000 per year	€3,000 per year
Phishing <i>fraudulent site</i>	Not included	€1,000 per year	€1,000 per year
<b>Special Operations</b>			
Management of Irregularities <i>Including seizure from Authority<sup>14</sup></i>	€100	€100	€100

<sup>14</sup> In the event that the account is opened in violation of this Agreement or any legal or regulatory provision.

**Qonto**